

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/631,970 Confirmation No.: 3665  
Applicant : Daniel Lee Hamilton et al.  
Filed : August 1, 2003  
Title : Payment Processing with Selection of a  
Risk Reduction Technique  
Art Unit : 3696  
Examiner : John A. Anderson  
Docket No. : 23952-0108  
Customer No. : 72386

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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**VIA EFS-WEB**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the Non-final Office Action dated April 22, 2009, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, it is respectfully asserted that all of the claims are patentable, and it is respectfully requested that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 14 of this paper.

The **Conclusion** begins on page 17 of this paper.

**Certificate of Electronic Delivery**

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I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop:  
Amendment on July 13, 2009.

  
Eva N. Mukasa